Testimony for **HB 5443** An act concerning the use of breed of dog as an underwriting factor for homeowners and tenants insurance policies. Insurance Committee 3/3/16

From my many years of experience with the rescue community, I have seen that a dog's behavior is a result of their upbringing and environment. The prediction of what dog will bite cannot be determined by breed. I think it would be helpful if companies would determine bite risk by whether the dog is unneutered, continually chained up or by his or her history.

If this bill becomes law it will help more dogs in shelters be adopted.

Thank you,

Karen Laski 279 Fern St. Manchester, CT